

In re:
David B Shelley
Sandra M Shelley
Debtors

Case No. 17-17964-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Feb 10, 2023

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David B Shelley, Sandra M Shelley, 11 Stoneridge Lane, Lititz, PA 17543-7840
14281524	+ Origen Capital Investments VI, LLC, Mark Pfeiffer, Esq./Christopher P. Schue, Buchanan Ingersoll & Rooney PC, 50 S. 16th Street, Suite 3200, Philadelphia, PA 19102-2555
14079596	+ U.S. Bank, N.A. d/b/a U.S. Bank Equipment Finance, 1310 Madrid Street, Marshall, MN 56258-4099
14048773	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 11 2023 00:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 11 2023 00:25:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14044410	EDI: PHINAMERI.COM	Feb 11 2023 05:29:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
14035802	EDI: GMACFS.COM	Feb 11 2023 05:24:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14023325	Email/Text: bankruptcy@bbandt.com	Feb 11 2023 00:25:00	Branch Banking & Trust Company, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894
14050859	+ Email/Text: bankruptcydesk@colonialsavings.com	Feb 11 2023 00:25:00	Colonial Savings F.A., 2626 W FWY, Fort Worth, TX 76102-7109
14029872	EDI: DISCOVER.COM	Feb 11 2023 05:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14211141	Email/Text: ECMCBKNotices@ecmc.org	Feb 11 2023 00:25:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14053106	^ MEBN	Feb 11 2023 00:20:47	Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14091778	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2023 00:25:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14035602	EDI: Q3G.COM	Feb 11 2023 05:29:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14098652	+ Email/Text: RASEBN@raslg.com	Feb 11 2023 00:25:00	USAA Federal Savings ank, c/o Robertson Anschutz Schnied Crane &, 10700 Abbott's Bridge Road Suite 170, Duluth, GA 30097-8461
14047356	EDI: WFFC2	Feb 11 2023 05:29:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Feb 10, 2023

Form ID: 3180W

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14031348

EDI: WFFC2

Feb 11 2023 05:29:00

Se, P.O. Box 19657, Irvine, CA 92623-9657

Wells Fargo Bank, N.A., Wells Fargo Card
Services, PO Box 10438, MAC F8235-02F, Des
Moines, IA 50306-0438

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name	Email Address
BARRY A. SOLODKY	on behalf of Debtor David B Shelley BSO@saxtonstump.com msf@saxtonstump.com;pfg@saxtonstump.com
BARRY A. SOLODKY	on behalf of Joint Debtor Sandra M Shelley BSO@saxtonstump.com msf@saxtonstump.com;pfg@saxtonstump.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Colonial Savings F.A. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
DENISE ELIZABETH CARLON	on behalf of Creditor Colonial Savings F.A. bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Colonial Savings F.A. bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Colonial Savings F.A. mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS W. FLECKENSTEIN	on behalf of Joint Debtor Sandra M Shelley Tom@TomFleckenstein.com
THOMAS W. FLECKENSTEIN	on behalf of Debtor David B Shelley Tom@TomFleckenstein.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor AmeriCredit Financial Services Inc dba GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Feb 10, 2023

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TOTAL: 12

Information to identify the case:

Debtor 1

David B Shelley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1485

EIN --

Debtor 2

Sandra M Shelley

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3474

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: **17-17964-pmm**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David B Shelley

Sandra M Shelley

2/9/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.